

DESCRIPTIONS (Continued from Page 1)

As required by written contract with the Named Insured, the Owner, its board members, officers, employees, agents, insurers, other contractors and subcontractors and consultants are included as Additional Insured with respect to the General Liability, Auto Liability and Umbrella and Waiver of Subrogation applies per attached policy endorsements. Waiver of Subrogation applies on the Workers' Compensation policy, as required by written contract.